



## Applying for Financial Aid

Happy Holidays, Seniors! As you drop your applications in the mail and wait for acceptance letters, the next step in your college process is rapidly approaching. While understanding the financial aid process may seem overwhelming, the NHHEAF Network Organization's Center for College Planning (CCP) is here to help. Counselors are available to help students and families better understand and navigate the process by answering questions, assisting in filing the necessary forms and helping you to understand what the form's results mean for you.

### Where to Start?

The first step is confirming which financial aid forms are required at the colleges and universities to which you are applying. There are potentially three different financial aid forms.

- **FAFSA** (Free Application for Federal Student Aid)
- **CSS Profile**
- **Institutional form** (specific to an individual college)

FAFSA is required at all colleges and universities, the CSS Profile is required at a number of select private institutions and institutional forms are provided directly by some schools to assess specific financial information that isn't necessarily captured on the FAFSA or CSS Profile. To find out which forms your schools require, call the financial aid offices directly or check out the financial aid section of the campus Web site. While you're doing this research, find out the priority financial aid deadlines, too. Colleges and universities are unforgiving when it comes to missed deadlines; get the forms in early and check to be sure they have been received.

### More About the FAFSA Form

The FAFSA must be filed to determine a student's eligibility for the Federal Pell Grant Program, Federal Stafford/Direct Loans, and Federal Campus-based Programs (i.e. SEOG, Perkins and Work Study). The goal of the FAFSA is to collect your family's personal and financial information to determine what your family can afford to pay for one year of college. When a FAFSA is submitted, you will receive an Expected Family Contribution (EFC) number. This EFC is what the federal government believes your family can afford to pay for one year of college, and it will not change from school to school. Once you have filed your FAFSA form you will receive a Student Aid Report (SAR), which you will need to review and if necessary, correct.

## Center for College Planning at the NHHEAF Network Organizations

The Center for College Planning at the **NHHEAF Network Organizations** is dedicated to providing students and families with valuable information about the college planning process—from savings options and college admissions requirements, to applying for financial aid and scholarships. We serve all student populations: traditional, continuing education, graduate and adult learner. We offer college planning materials and coordinate speakers for schools, businesses and community organizations free of charge. We provide dynamic small group workshops in our Concord, New Hampshire office. We also provide a toll free college planning hotline and comprehensive Web site. Our goal is to promote higher education as the means to achieving personal, career and life goals.

## The NHHEAF Network Organizations

The NHHEAF Network Organizations are comprised of four independent nonprofit organizations dedicated to streamlining the student loan process:

**New Hampshire Higher Education Assistance Foundation (NHHEAF)** guarantees, originates and disburses your loan.

**New Hampshire Higher Education Loan Corporation (NHHELCO)** funds your loan.

**Granite State Management & Resources (GSM&R)** services your loan.

**NHHEAF Network Educational Foundation (NNEF)** administers charitable giving.



The NHHEAF Network Organizations  
Center for College Planning  
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collegeplanning@nhheaf.org

## Upcoming:

**COMING SOON: More information concerning financial aid for NH students.**

Your family will want to file FAFSA as soon as possible after January 1, 2010 and, at the very least, **by the earliest financial aid deadline of all the colleges which you are applying.** While you can request a paper FAFSA, we highly recommend filing the FAFSA online. The online FAFSA is a smart application that alerts users to errors and also employs Skip Logic, allowing filers to skip questions that do not apply. Users are also able to save their work and return to the form at another time. Filing online is not only a safe and secure way to submit your information, it also gets you your EFC at the time you file. If you don't have easy access to the Internet, talk with your school counselor or visit the CCP offices in Concord. Filing FAFSA is a critical step and there are free resources to help you! Remember, it is always free to file the FAFSA!

### What Happens if Your Family's Financial Picture Changes?

Once you have filed the FAFSA, if something happens in your family that significantly changes your financial picture, you will want to contact each of the financial aid offices at the colleges you are applying to. Outline, in writing, what has happened and ask them to review your file for any additional aid opportunities.

### Can I Predict the Financial Future?

Well, not exactly, but if your parents are anxious to get an estimate of what the Expected Family Income (EFC) for your family might be, they may want to try an online calculator. To use the online EFC calculator simply visit [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov).

### How Can We Help?

While the financial aid process may seem overwhelming, keeping a close eye on your deadlines and utilizing all of your resources will be a huge help. The Center for College Planning offers free help to you and your parents in a number of ways:

#### \* Attend a Webinar!

Log in and learn! Webinars are a great way to get all that the Center for College Planning has to offer from the comfort of your own home. Attend a presentation from your computer, ask questions and get answers in real time. No special equipment is needed, other than a computer and speakers. To learn more about NHHEAF webinar offerings or to register [click here](#). Upcoming webinars include:

- Filing the FAFSA and CSS Profile Applications: Tuesday, January 12
- College Costs & Funding Strategies: Tuesday, January 26

#### \* Attend a Library Workshop!

**Register** and join us in our Concord library for two information-filled workshops Tuesday, December 29! From 3:00 p.m. to 4:30 p.m., we will cover the basics of financial aid in our "Financial Aid Night" presentation, and from 5:00 p.m. to 6:30 p.m., we move onto "Filing the FAFSA and CSS Profile Applications".

We hope to see you soon!

## FAFSA Filing Tips:

1.

The FAFSA form you will file for the 2010-2011 school year becomes available January 1, 2010. File the form as soon as you can after January 1.

2.

If your 2009 tax forms will not be completed before your earliest college deadline, you should still file your FAFSA using your 2008 tax returns and 2009 year-end pay stub to get estimated figures. It is much better to use estimated tax information than to miss a deadline. You can easily update your FAFSA information once your 2009 taxes have been filed by visiting [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and clicking on the Corrections on the Web link. Any changes you make will automatically be sent to the colleges that originally received your FAFSA information.

3.

In the case of divorced parents, the parent the student lived with 51% or more during the last 12 months is the parent whose information goes on the form. If the custodial parent is remarried, the stepparent's financial information is required on the form. Filing the FAFSA doesn't obligate a stepparent to contribute to the student's education. The form is assessing the entire family's current financial condition.

4.

To apply online, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Both student and one parent should register for a personal identification number (PIN), at [www.pin.ed.gov](http://www.pin.ed.gov) - or you can get your PIN in real-time as you file the FAFSA.

5.

Make sure you submit all required documents by the colleges' deadlines and respond to correspondence from the financial aid offices immediately.

## News Around the Nation

### **This Isn't Your Parent's Freshman Comp!**

Every college freshman will take an English composition class, which traditionally has been full of non-stop writing in different styles that have little relevance to your other freshman courses. Some colleges debate whether writing is best taught by writing experts or professors in other disciplines. City College in New York decided not to make a choice and introduced a discipline-specific "Freshman Inquiry Writing Seminar".

Freshmen are required to take this six-credit seminar. Students spend three hours with a full-time faculty member focusing on the specific topic and then another three hours with a writing instructor who uses content from the topic to teach college composition. These two instructors collaborate throughout the semester, shaping the curriculum and sharing the grading of assignments.

This fall, nearly 60 different topics are being offered, involving full-time faculty members from all of the college's disciplines in freshman instruction. Some topics include "Comic Books and Conflict: Studying Society through Graphic Novels"; "Midwives, Healers and Physicians: Medicine and Culture in Anthropology"; and "Energy: What We Use and Where It Should Come From." Between the topic and writing sections, students are expected to submit between 20 and 25 pages of graded writing during the semester, including a 7 to 10 page research paper related to their seminar's overall topic.

### *Did you Know?*

#### **NH Transfer makes Transferring Credits a Breeze**

Attending a community college is a great way to cut college costs, but there used to be so many questions about the transferability of community college credits to four-year colleges. Now it is easier than ever to earn college credit

at the Community College System of New Hampshire (CCSNH) and transfer those

credits to four-year schools! Recognizing the need to make the pathway to earning a college degree as simple as possible, USNH and the CCSNH have partnered to launch **NH Transfer**, a free, online database that will help give students up-to-date information for which courses transfer among participating institutions. Having this information could reduce the number of courses needed to earn a degree and save students both time and money.

Considering that full-time tuition and fees for in-state residents at Manchester Community College is less than UNH, it is a great way to make progress, but save some money along the way!

#### **Denied Admission?**

**NH Transfer** also offers a program for high school seniors who have been denied admission to UNH, Keene State College or Plymouth State University. The **NH Transfer Connections Program** allows students to complete 24 credits at any college in the CCSNH, securing admission to any of the four USNH institutions following completion of the program. **Click here** to discover what this program has to offer.



## Scholarship Corner:

### **Take it to the Bank!**



Visit our site - enter to win!

Register to win a \$1,000 college scholarship through the NH Higher Education Loan Corporation's (NHHELCO) *Take it to the Bank Scholarship* drawing. Last year, seven students were the lucky recipients of the \$1,000 scholarships, this year even more students will benefit! Each month, students can log on and register to win, [click here](#) to enter today. This scholarship giveaway is open to legal residents of NH who, at the time of entry, are currently enrolled, or by September, 2010, will be enrolled at an eligible college or university.

Remember - if you don't win this month, register again next month!

## The Destination College<sup>SM</sup> Speech Contest Deadline Fast Approaching!

Are you a college-bound high school senior? Want to win a \$1,000 scholarship? Enter a speech about your college planning process in the *Destination College<sup>SM</sup>* Speech Contest and if your speech is chosen, you will deliver the keynote speech at the 11th Annual *Destination College<sup>SM</sup>* event on March 27 at Southern New Hampshire University. You'll also win \$1,000! The submission deadline is January 29, 2010. For more information, and to submit your speech, visit [www.destinationcollege.org](http://www.destinationcollege.org) today!

### Local Scholarship Search



Apply for scholarship money through local resources! In 2009, The New Hampshire Charitable Foundation awarded, on average, \$1800 to one out of every four applicants. Each year, approximately \$700,000 is disbursed. Submit just one application by April 15, 2010 to be considered for hundreds of scholarships!

### National Scholarship Search

Looking for national scholarship opportunities? Try [www.fastweb.com](http://www.fastweb.com) to build a profile and have links to national scholarships sent to you via e-mail. While the candidate pool may be larger than local scholarships, it is still worth your time to look!



*The NHHEAF Network Organizations' Center for College Planning extends warm wishes for the holiday season and a happy New Year!*

**Your next CCP E-News will be sent in January. We will further discuss the financial aid process, assist you in applying for scholarships and decode the financial aid lingo you will begin hearing.**

*The NHHEAF Network Organizations are comprised of four 501(c)(3) nonprofit organizations that provide students and families with the resources and funding to pursue higher education aspirations. Funds generated by the Organizations make their charitable mission possible as student loan earnings are reinvested in programs and services that benefit citizens of New Hampshire. For more information, visit [www.nhheaf.org](http://www.nhheaf.org).*